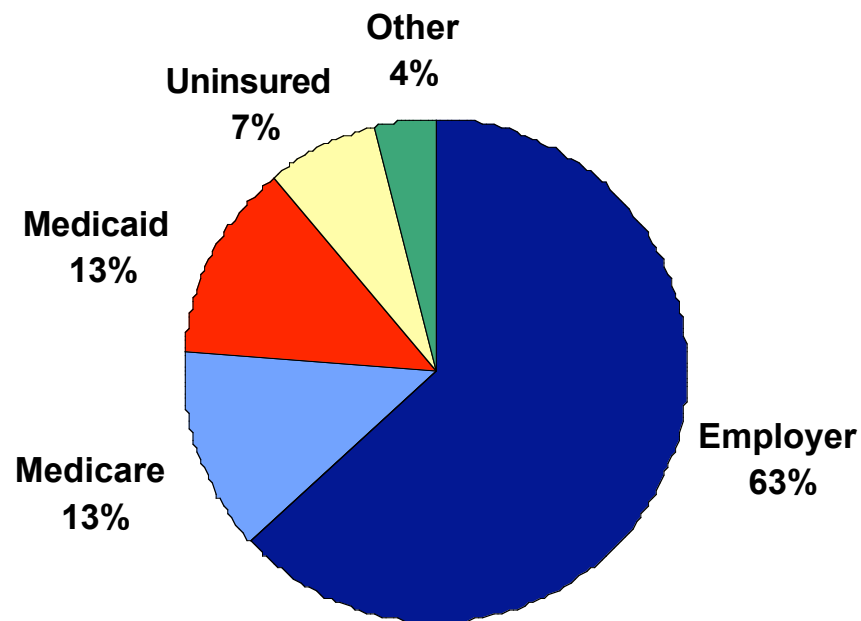


Massachusetts Employer Health Insurance Survey

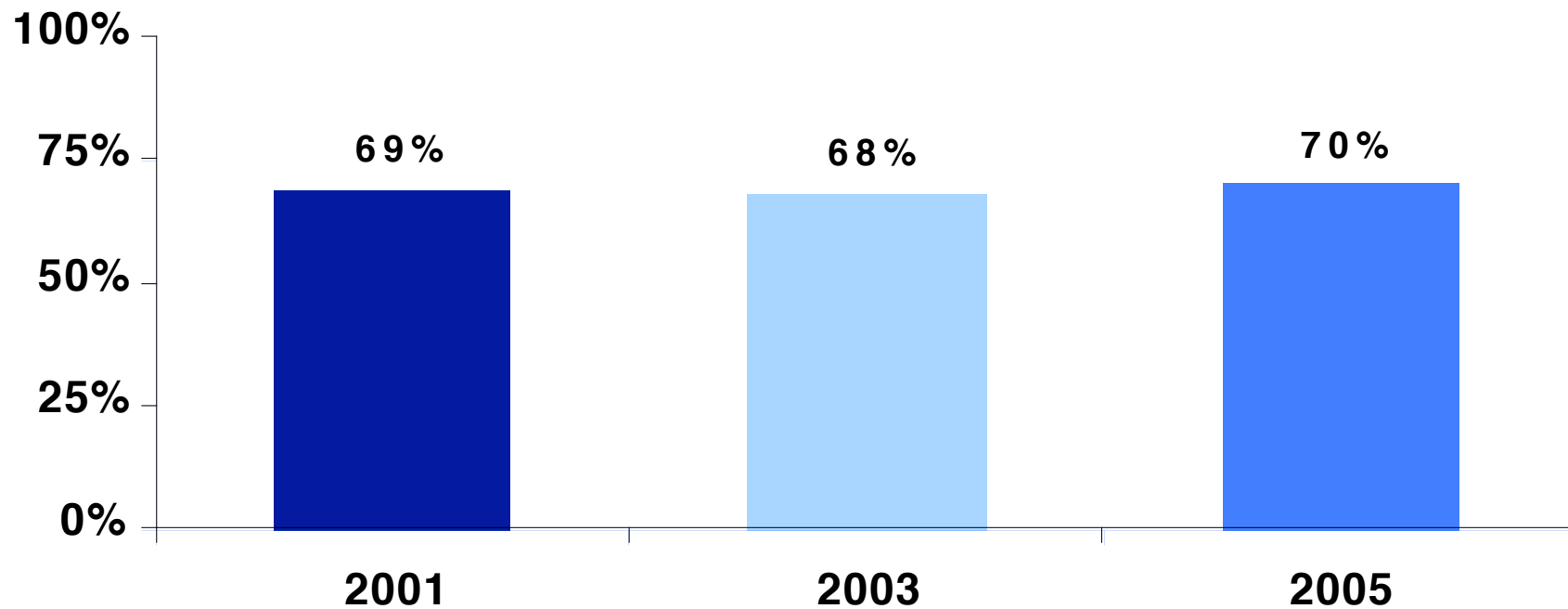
- Administered in 2001, 2003, 2005
- Statewide mail survey of 1500 Massachusetts establishments, stratified by number of employees
- Employers surveyed are private (non-public) establishments of 2 or more employees
- Response rate to the survey in:
 - 2001 was 55%
 - 2003 was 60%
 - 2005 was 63%

Source of Health Insurance Coverage of Massachusetts Residents, 2004*



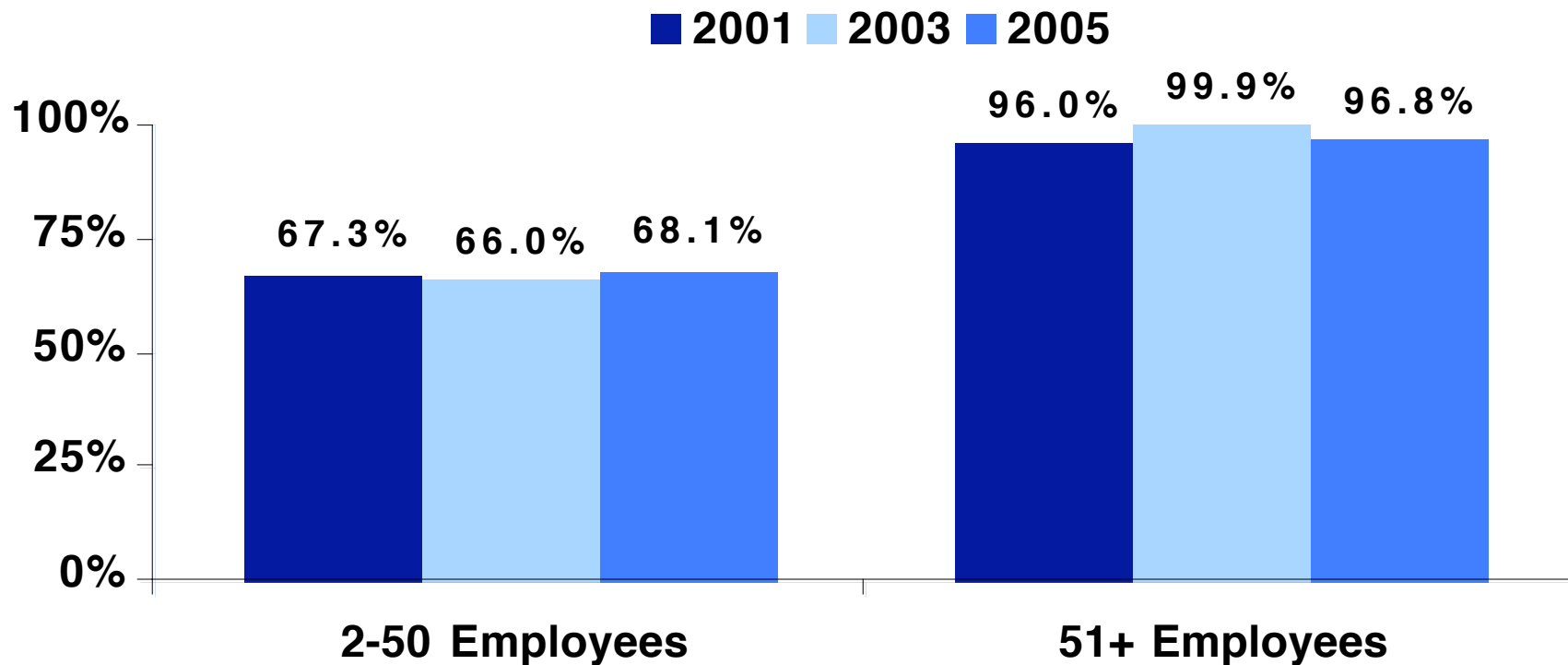
* The data on this slide do not come from the 2005 DHCFP Employer Survey. See page 24 for sources.

Employers That Offer Employees Health Insurance (2001, 2003, 2005)



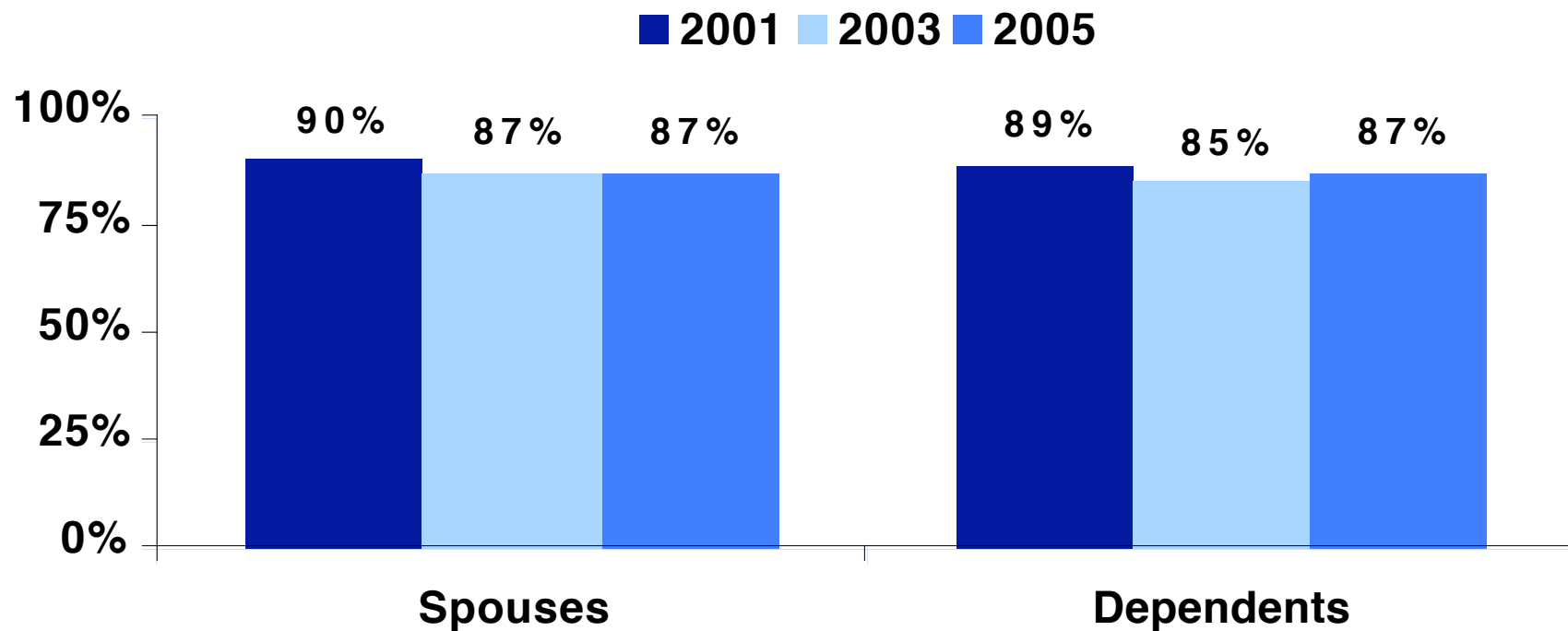
- The change in offer rate is not statistically significant.

Employers That Offer Employees Health Insurance, by Employer Size (2001, 2003, 2005)



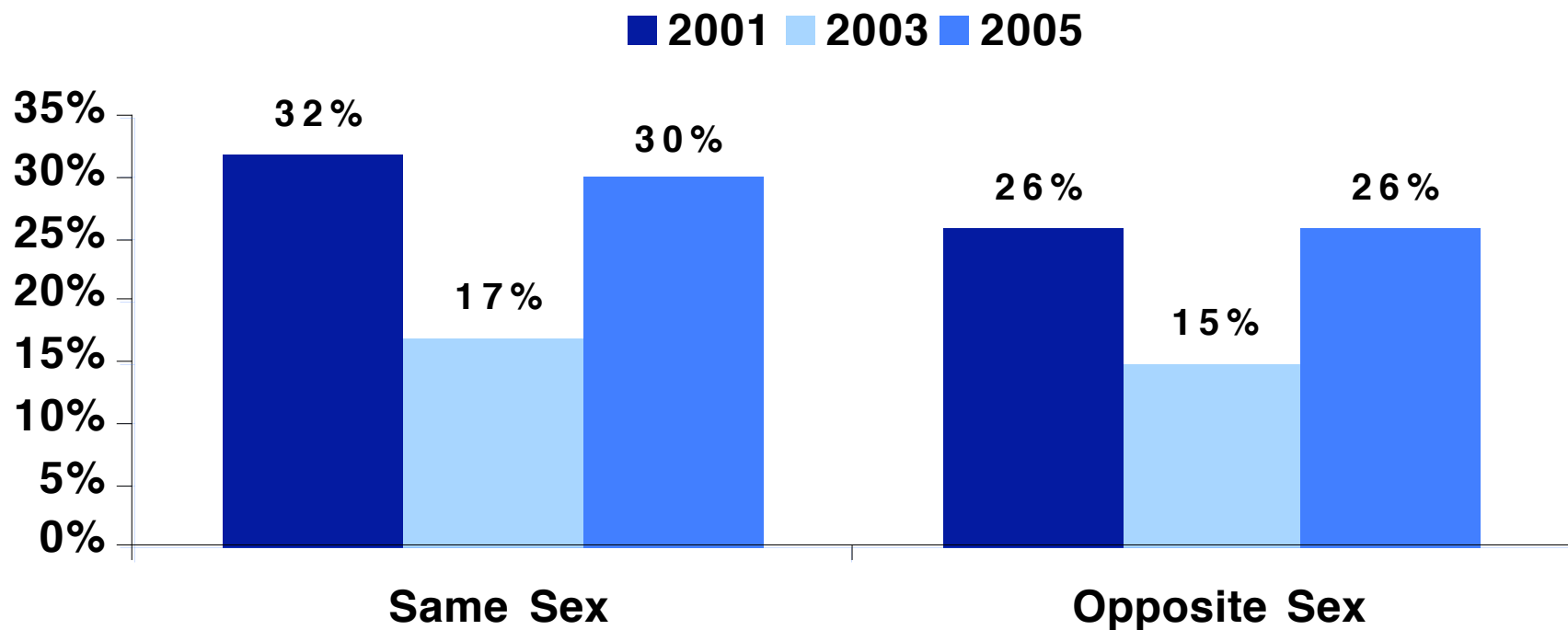
- The change in offer rate is not statistically significant.

Employers That Offer Health Insurance to Spouses and Dependents (2001, 2003, 2005)



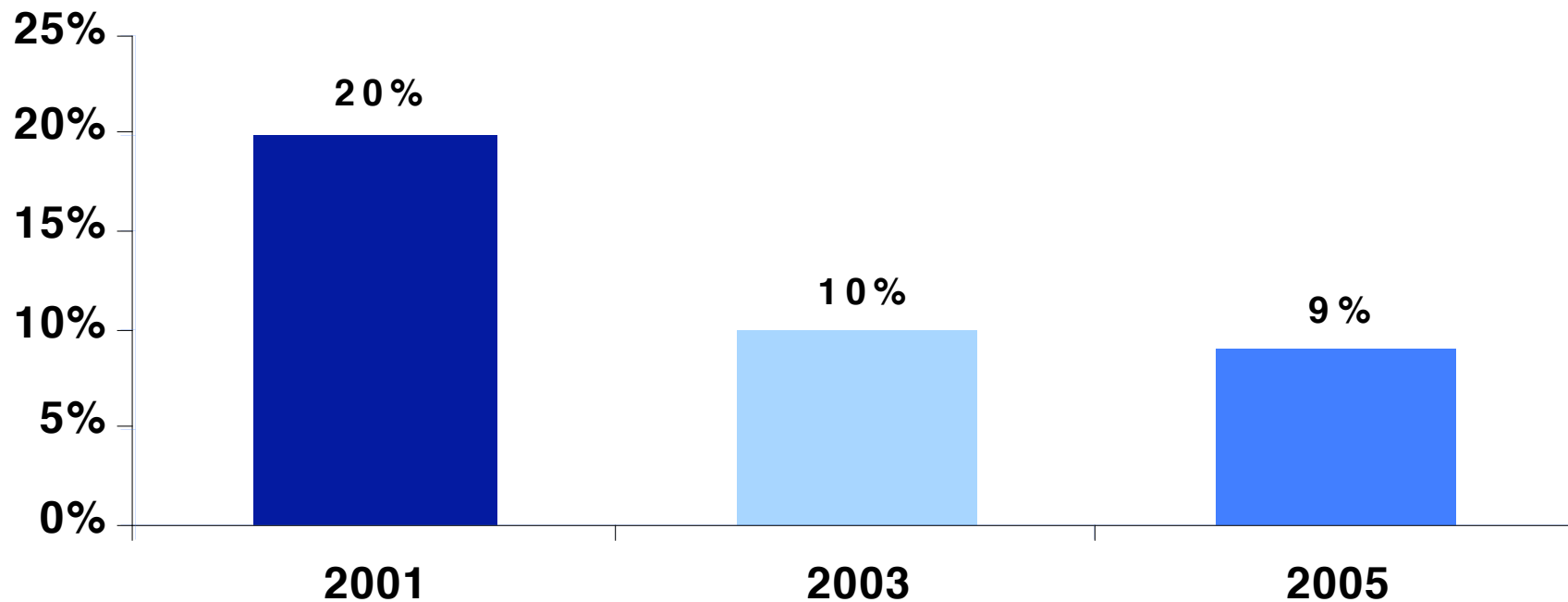
- The change in offer rate is not statistically significant.

Employers That Offer Health Insurance to Same-sex and Opposite-sex Partners (2001, 2003, 2005)



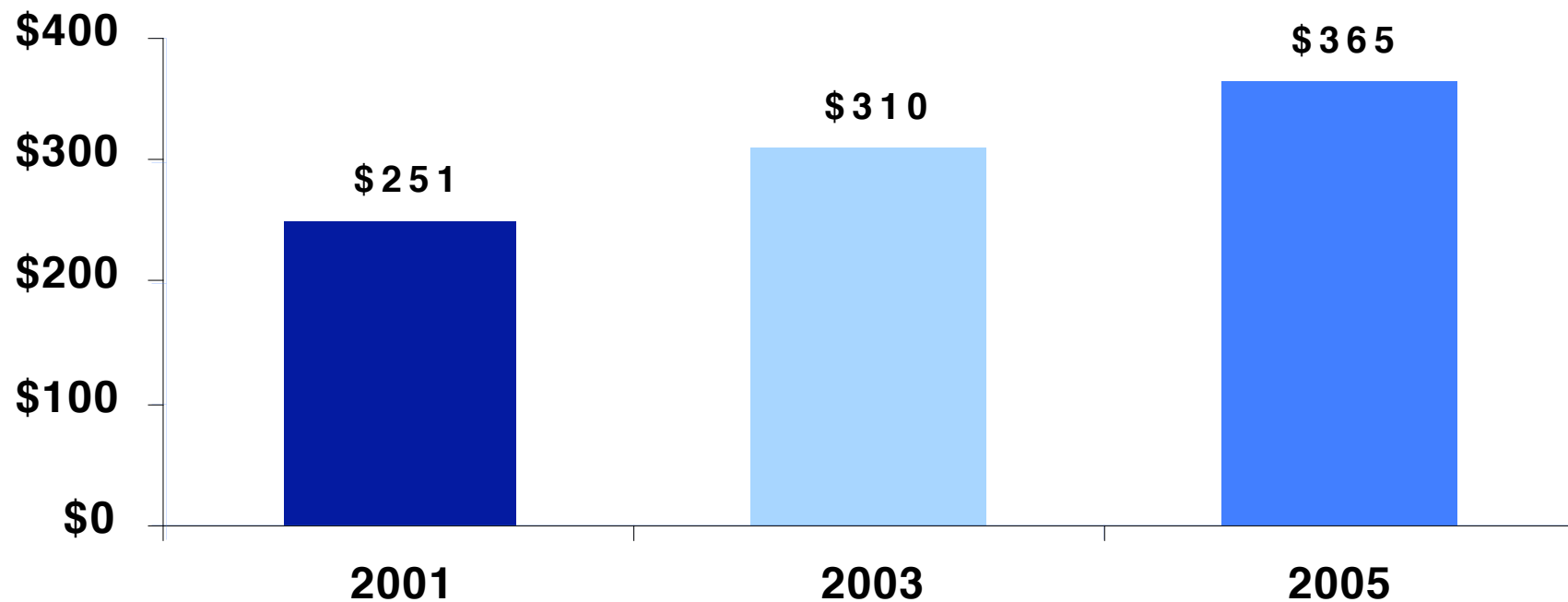
- The changes in offer rate between 2001 and 2003, and between 2003 and 2005 are statistically significant.

Employers Who Offer Health Insurance to Their Retirees, Age 65 and Older (2001, 2003, 2005)



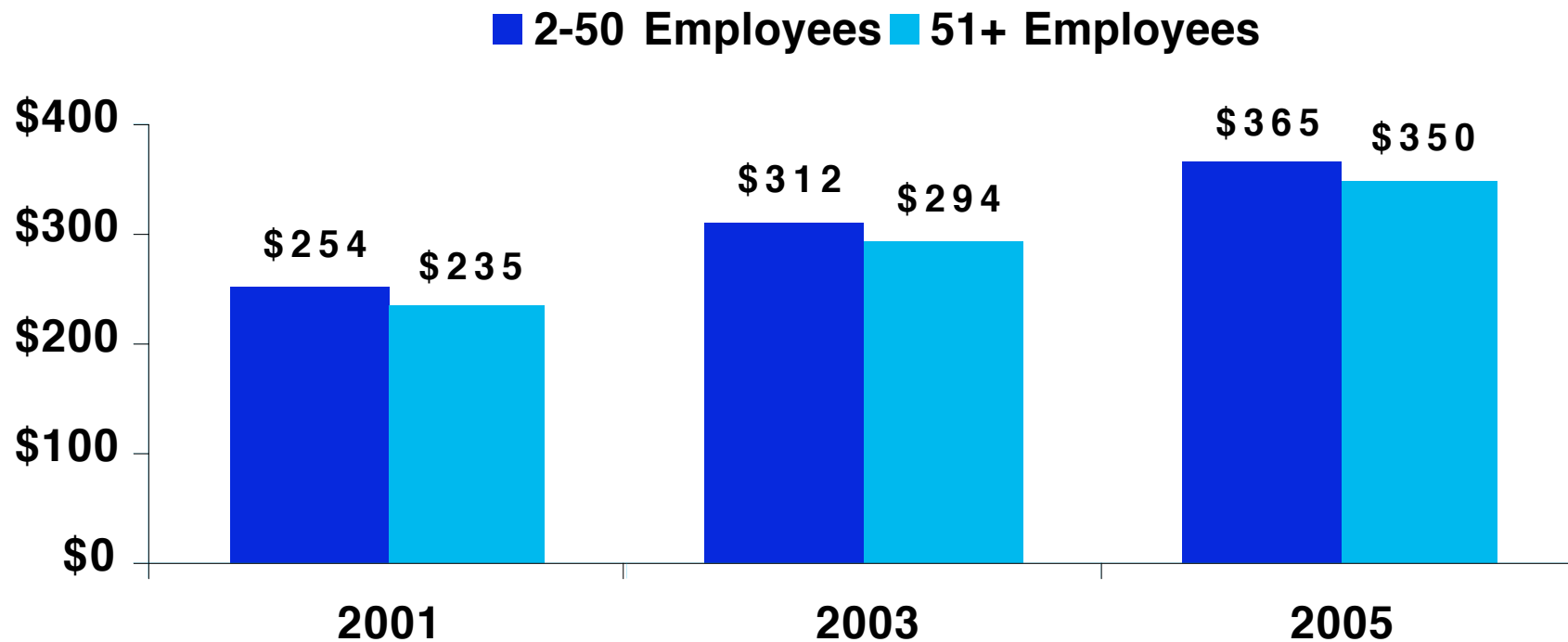
- The change in offer rate between 2001 and 2003 is statistically significant, but between 2003 and 2005, it is not.

Median Monthly Premium for Individual Plans (2001, 2003, 2005)

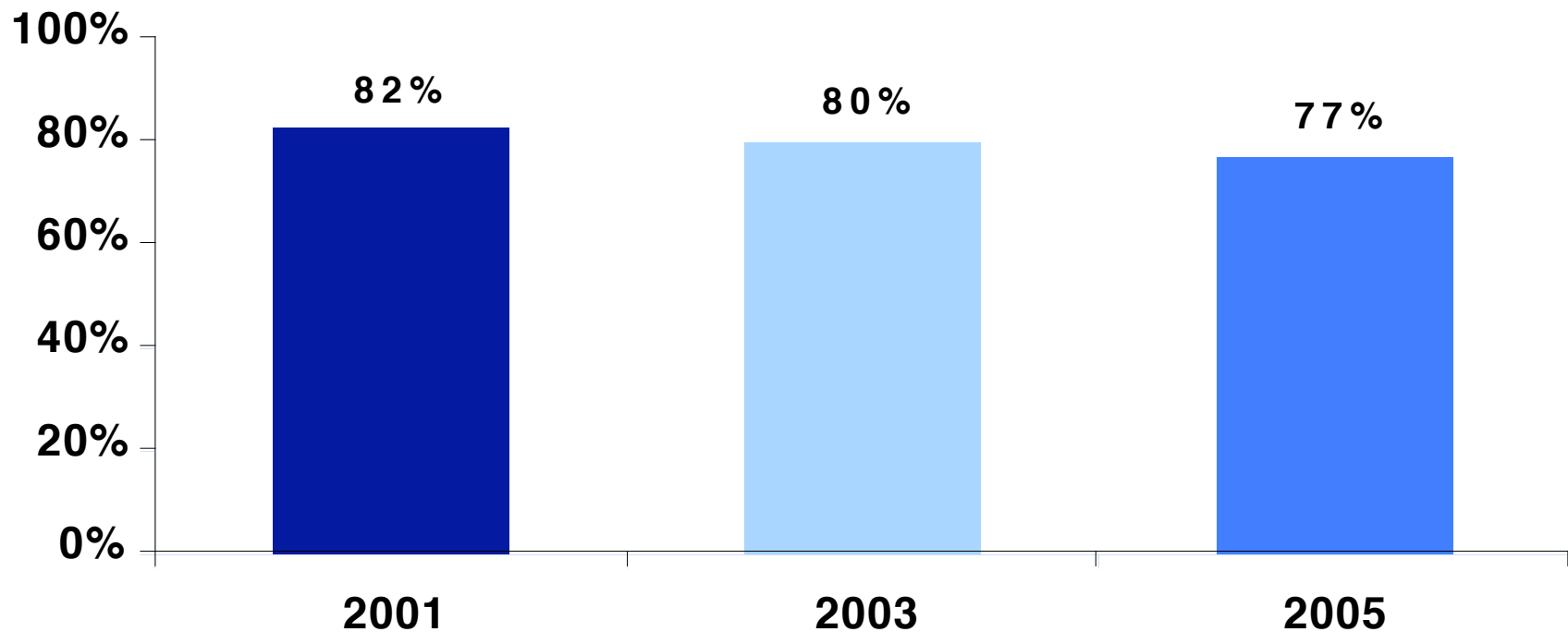


- From 2001 to 2003, individual plan premiums rose 24% on average. From 2003 to 2005, premiums increased by 18%.

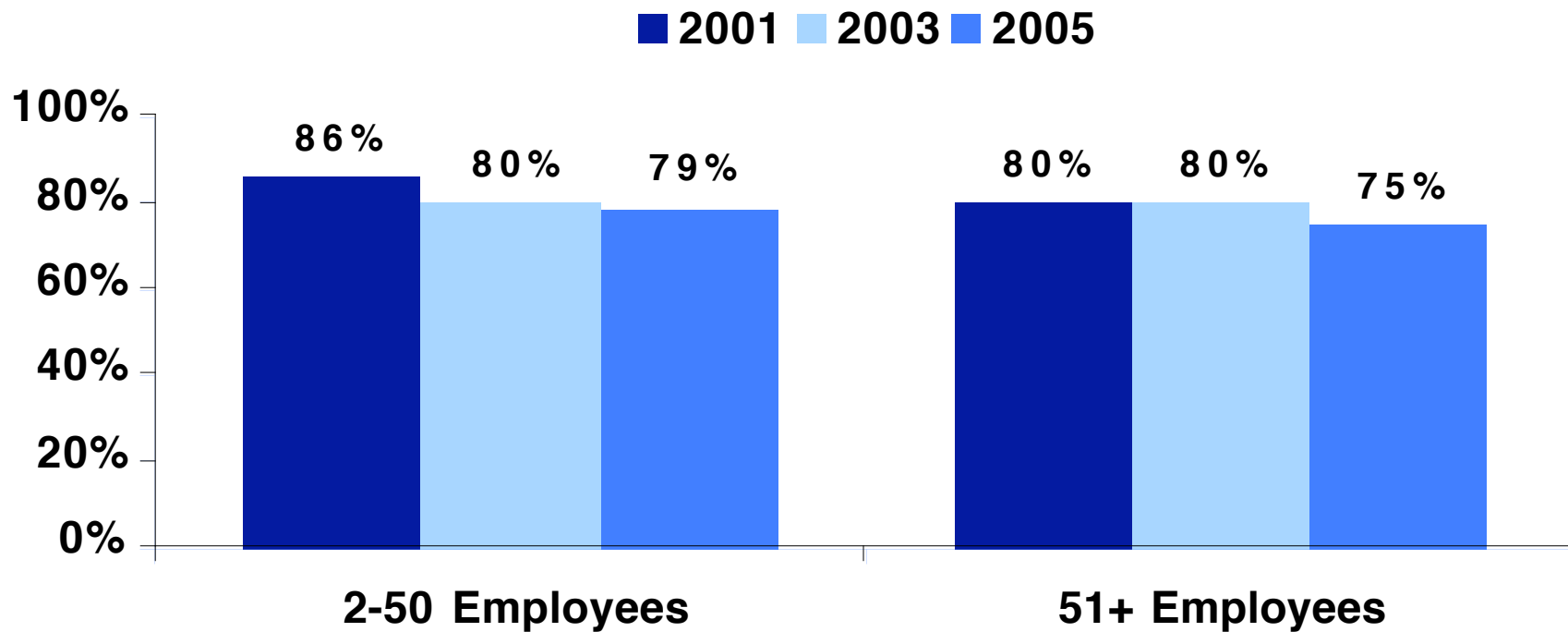
Median Total Premium for Individual Plans, by Employer Size, (2001, 2003, 2005)



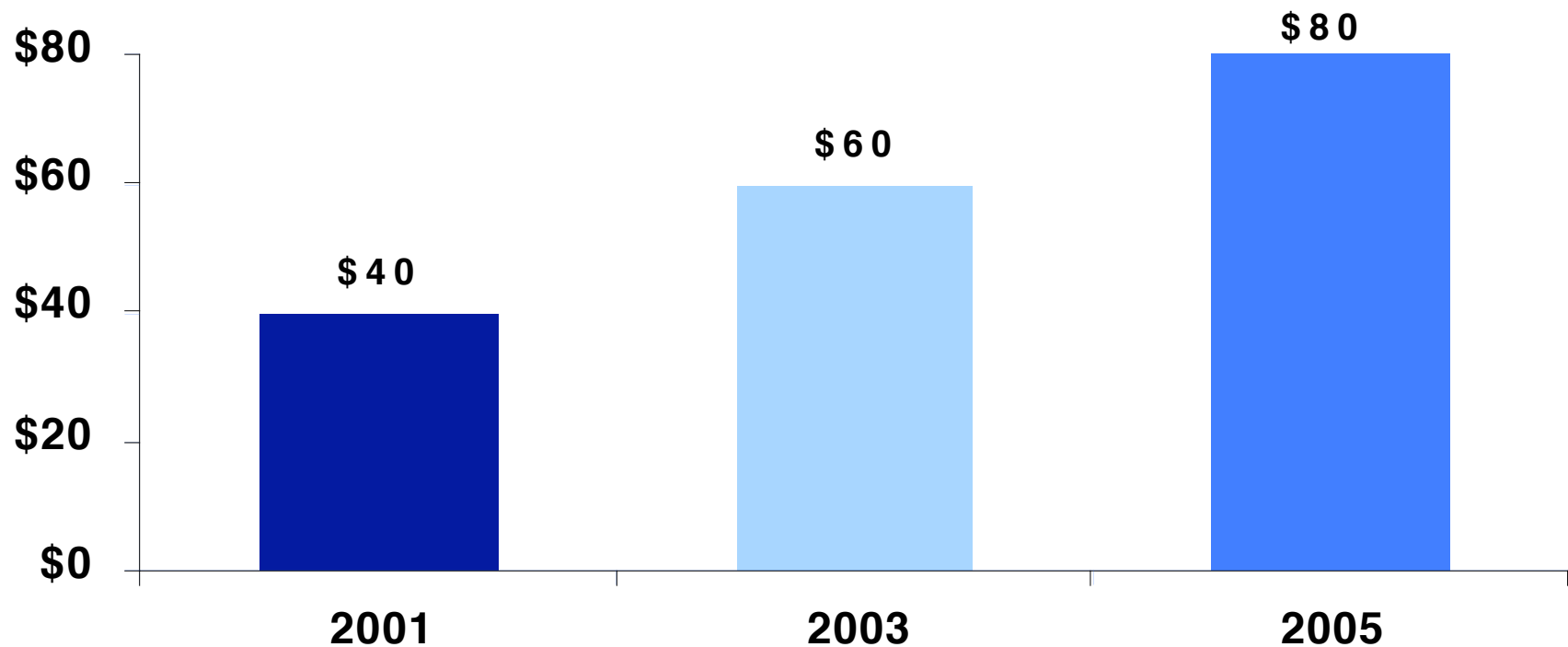
Median Employer Contribution to Total Individual Plan Premium (2001, 2003, 2005)



Median Employer Contribution to Total Individual Plan Premium, by Employer Size (2001, 2003, 2005)

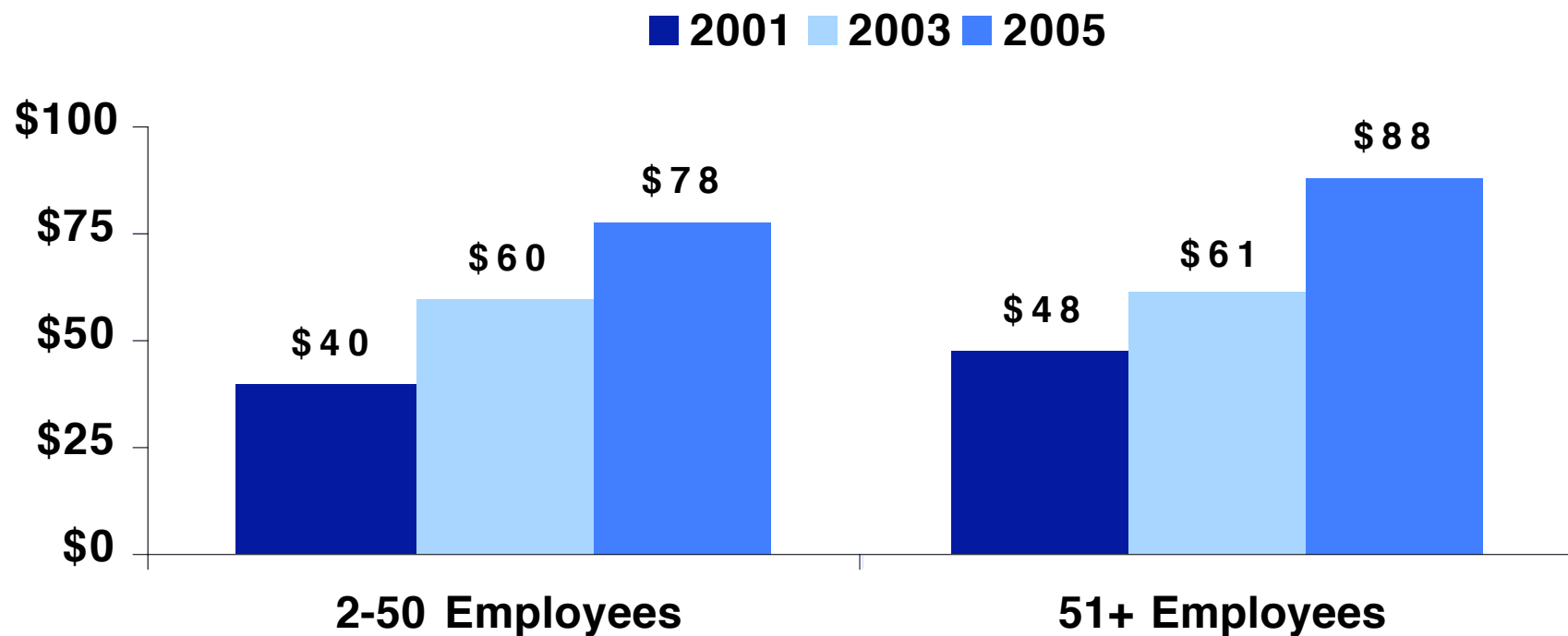


Median Employee Monthly Contribution to Individual Plan Premium (2001, 2003, 2005)

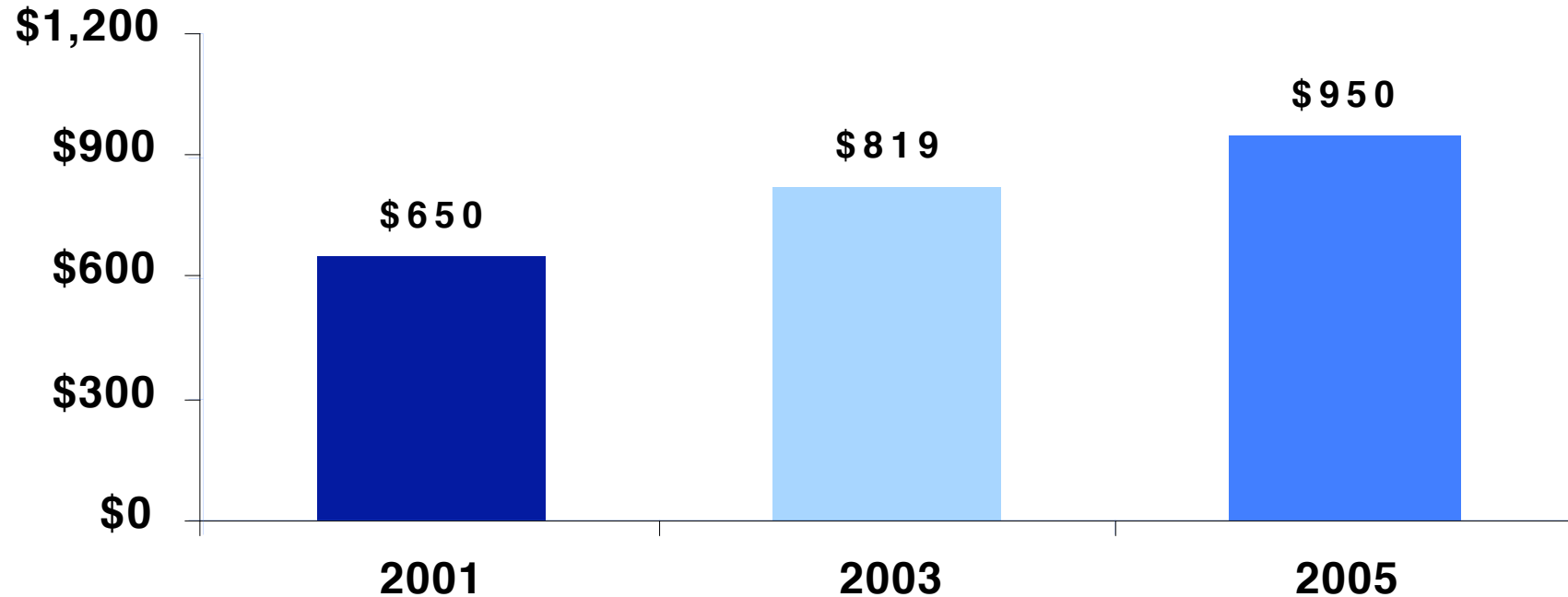


- From 2001 to 2003, the increase in employee contribution was 50%; from 2003 to 2005 the increase was 33%.

Median Employee Contribution to Individual Plan Premium, by Employer Size (2001, 2003, 2005)

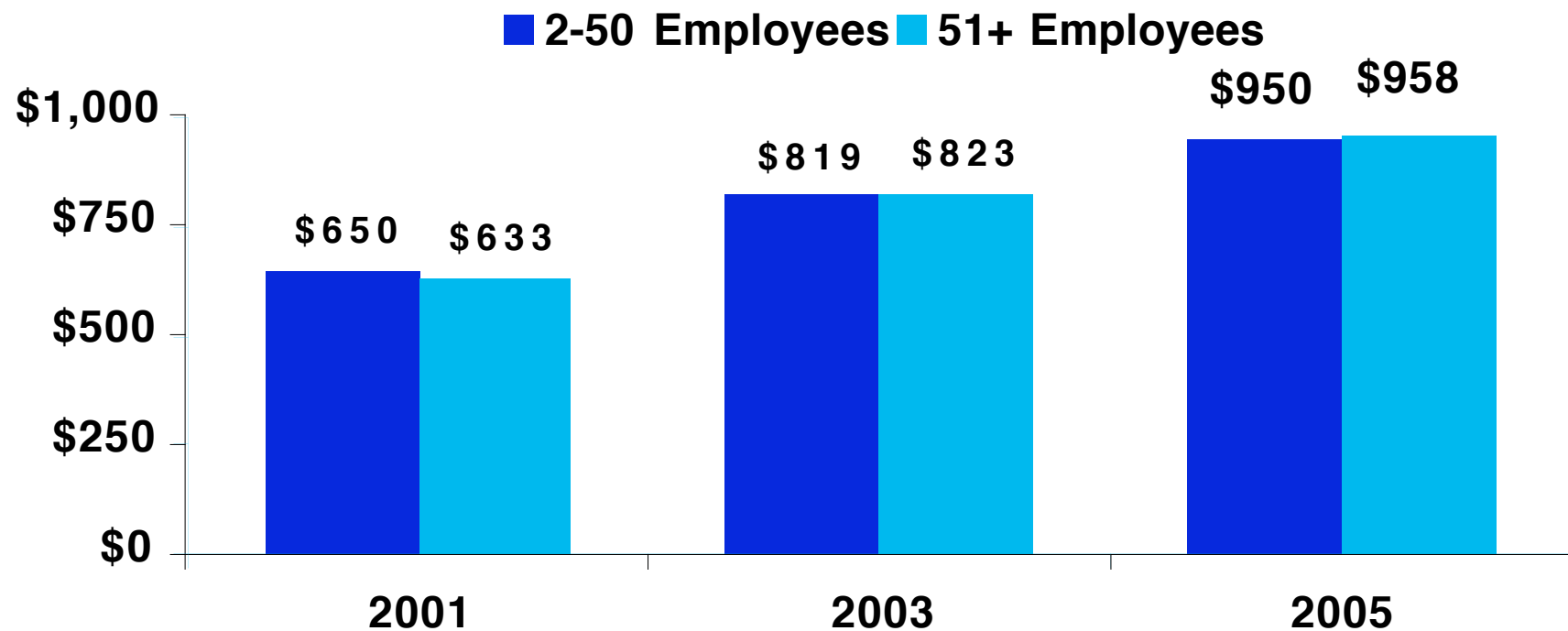


Median Monthly Premiums for Family Plans (2001, 2003, 2005)

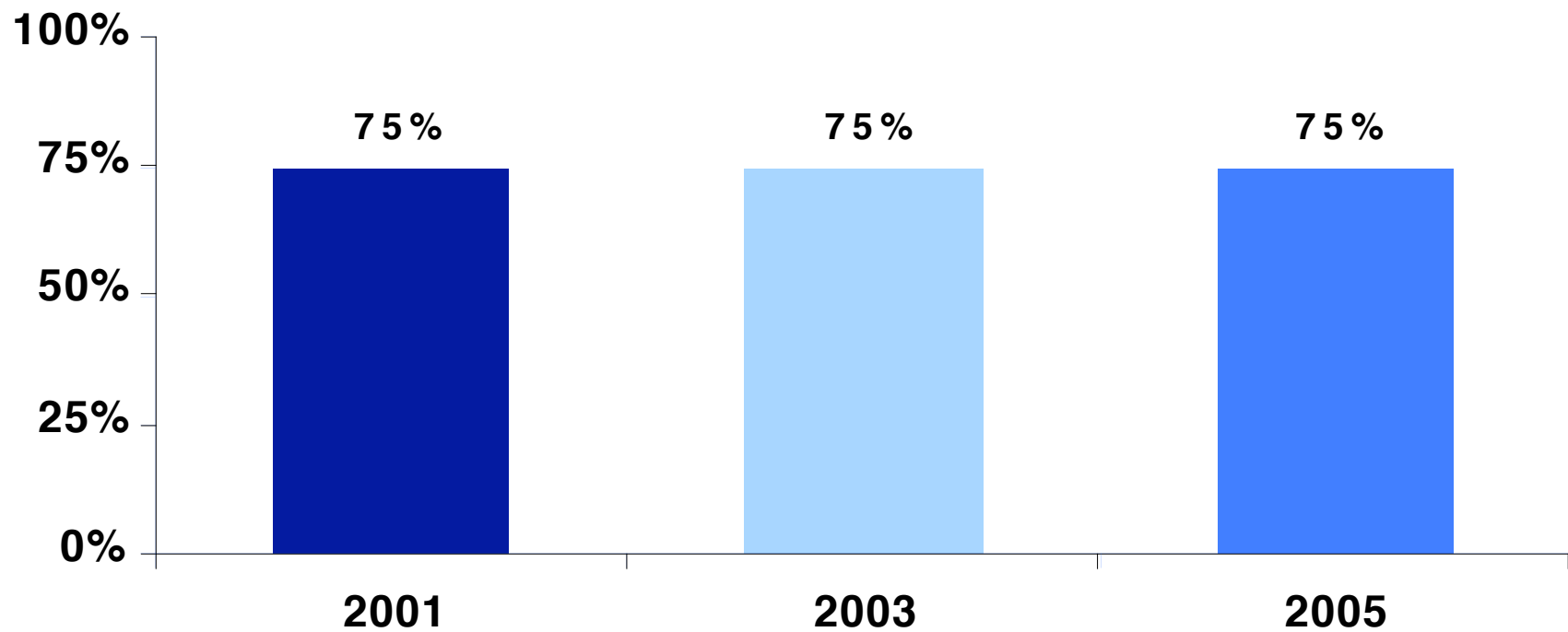


- From 2001 to 2003, premiums for family plans rose 26%, on average. From 2003 to 2005 premiums rose 16%.

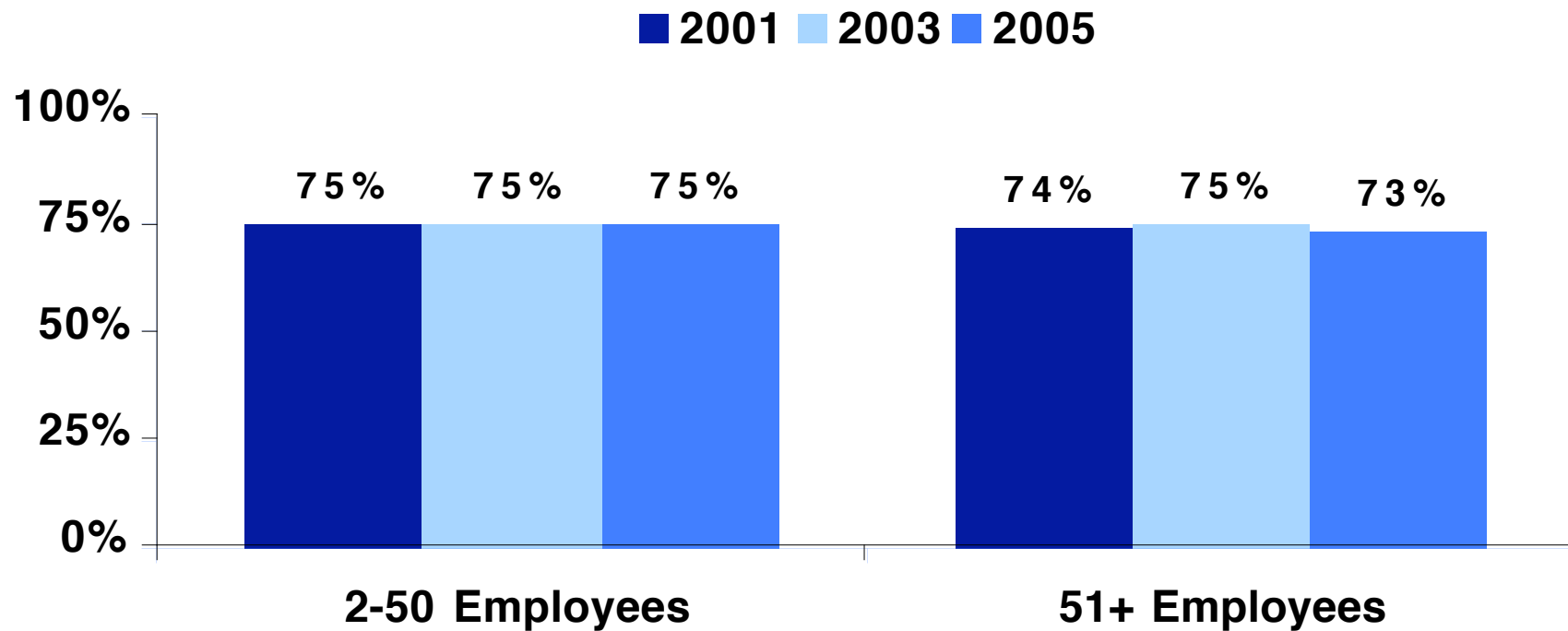
Median Total Premium for Family Plans, by Employer Size (2001, 2003, 2005)



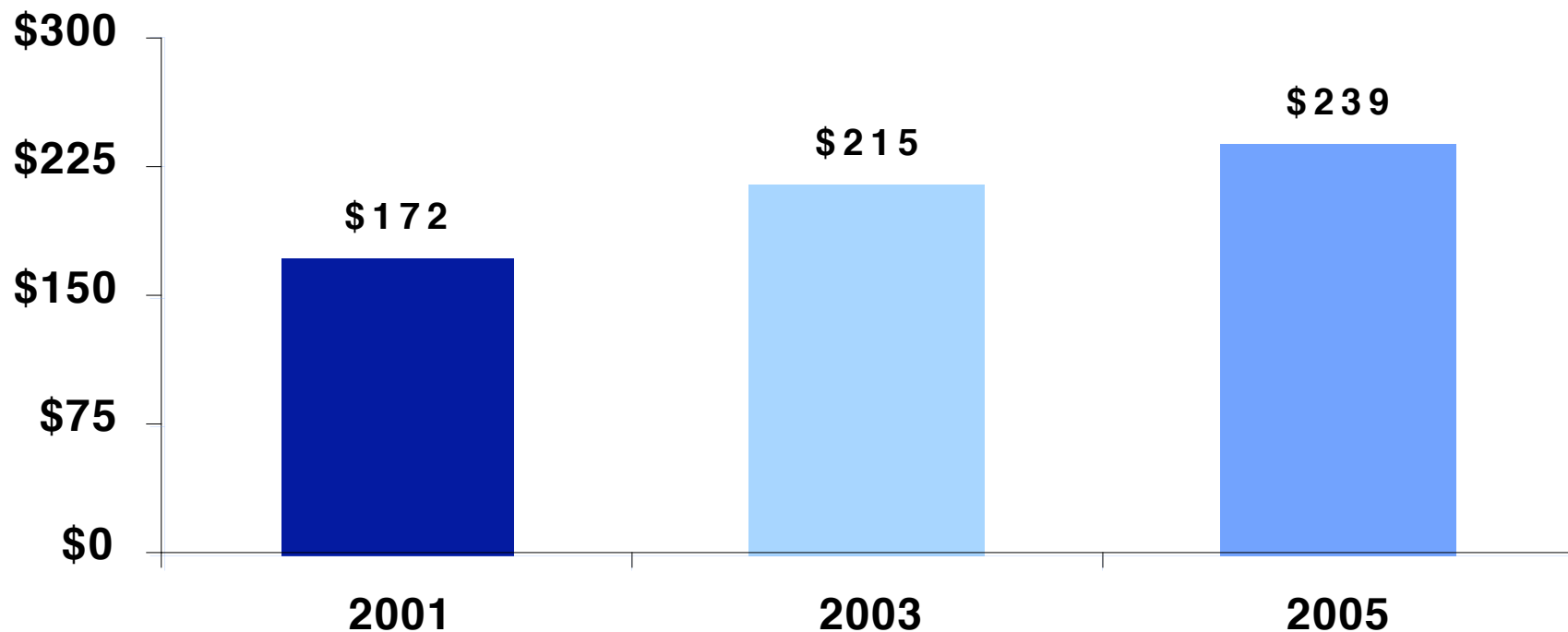
Median Employer Contribution to Total Family Plan Premium (2001, 2003, 2005)



Median Employer Contribution to Total Family Plan Premium, by Employer Size (2001, 2003, 2005)

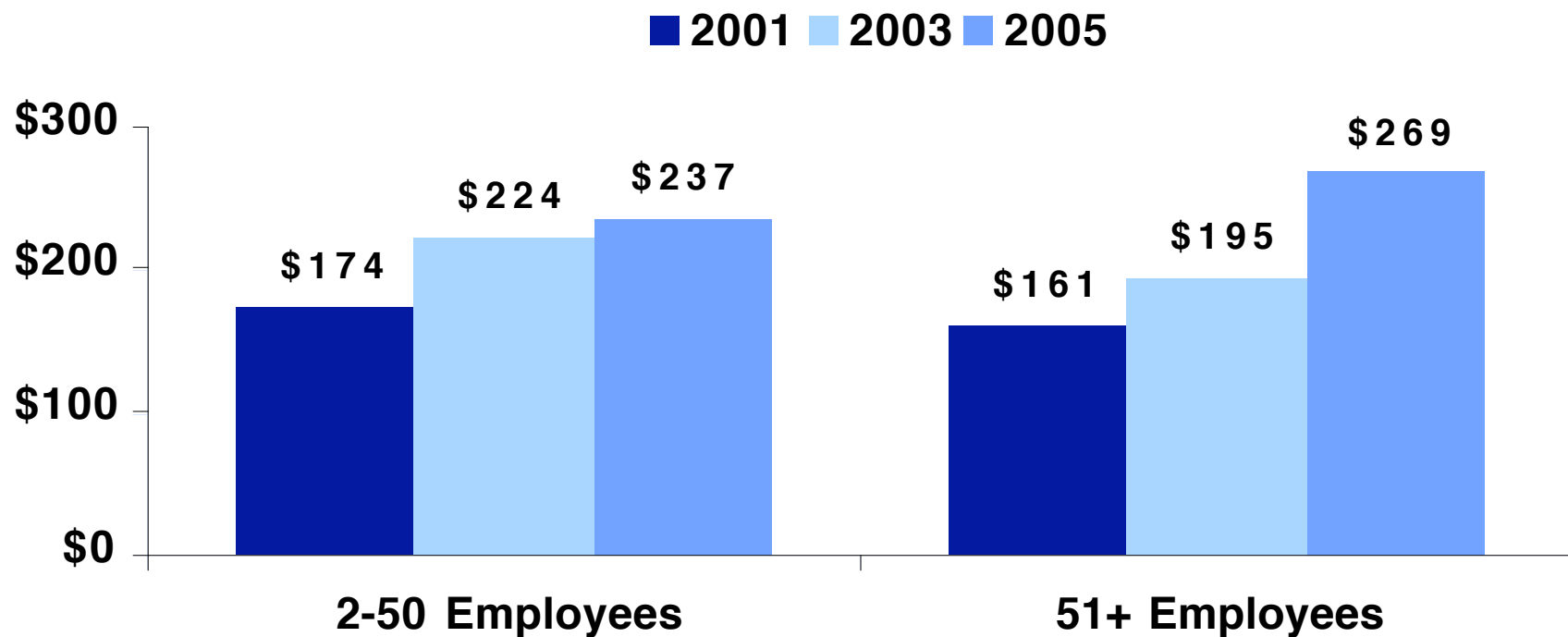


Median Employee Monthly Contribution to Family Plan Premium (2001, 2003, 2005)

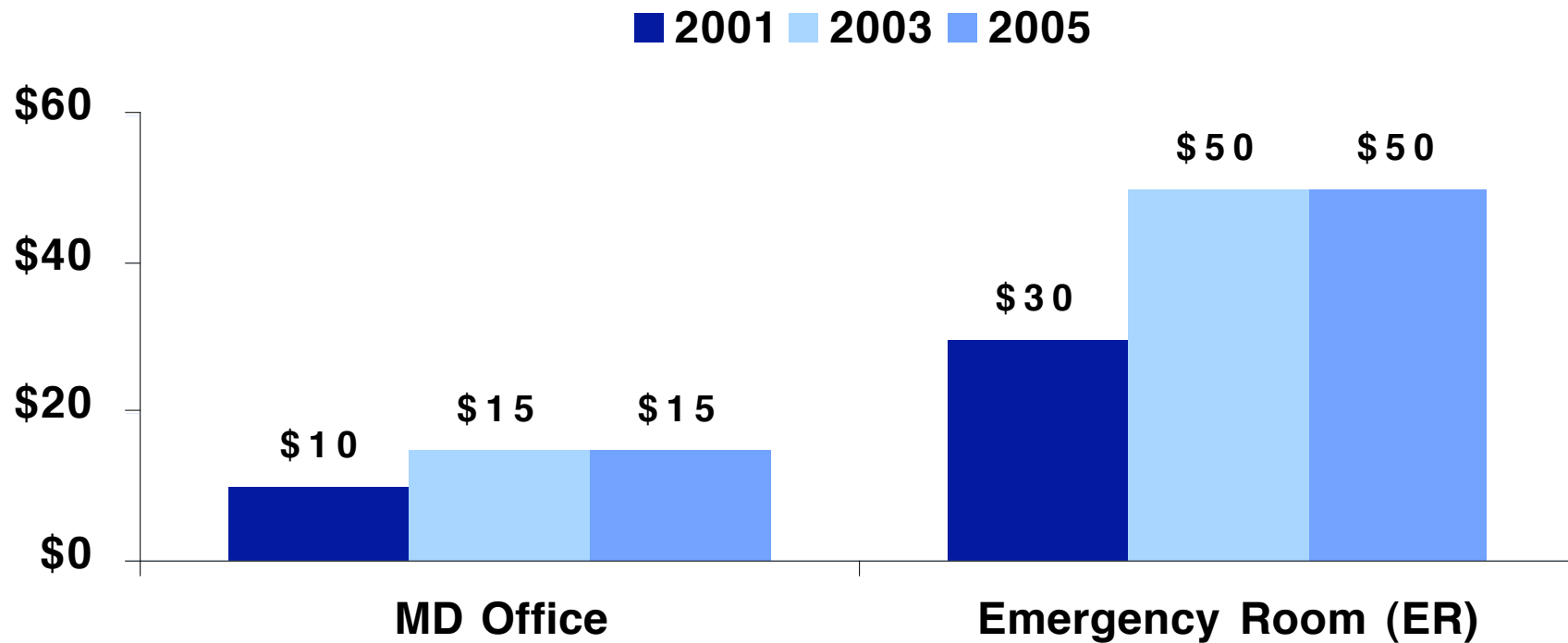


- From 2001 to 2003, the increase in employee contribution was 25%; from 2003 to 2005 the increase was 11%.

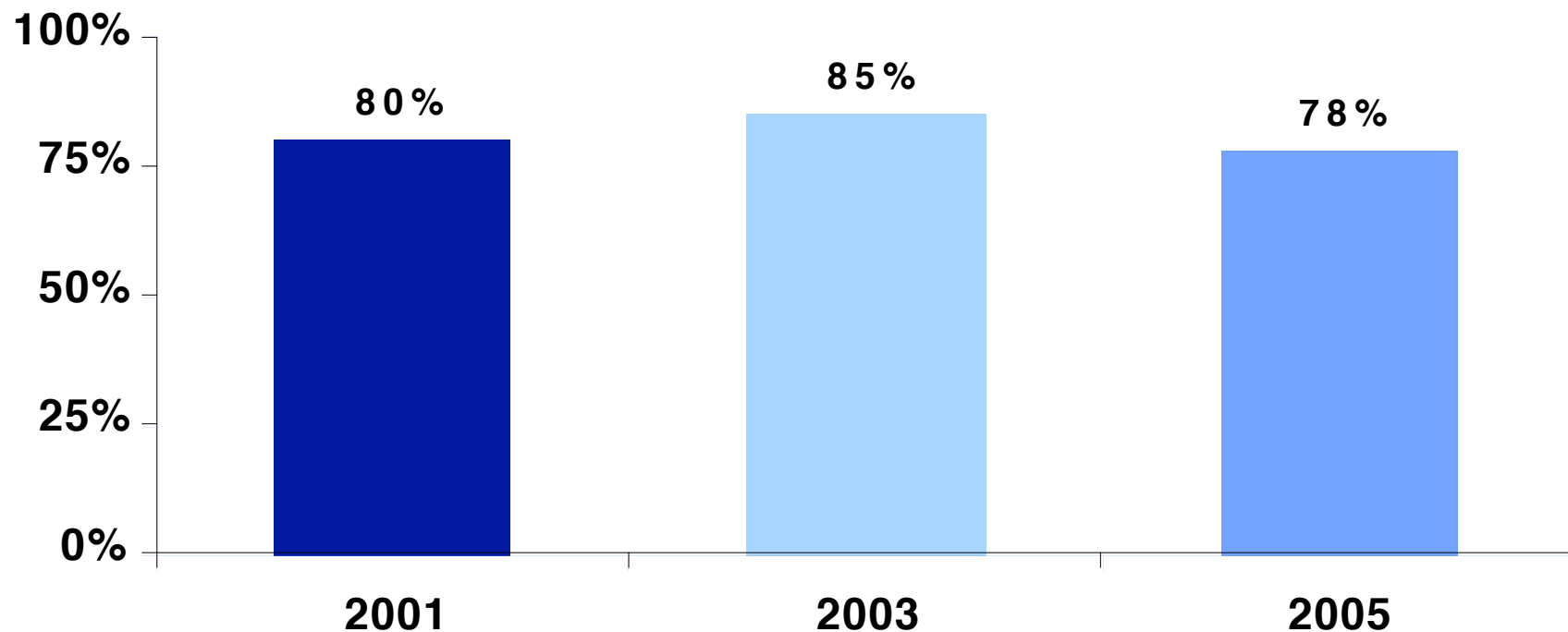
Median Employee Contribution to Family Plan Premium, by Employer Size (2001, 2003, 2005)



Median Copayment Amounts, by Service Type (2001, 2003, 2005)

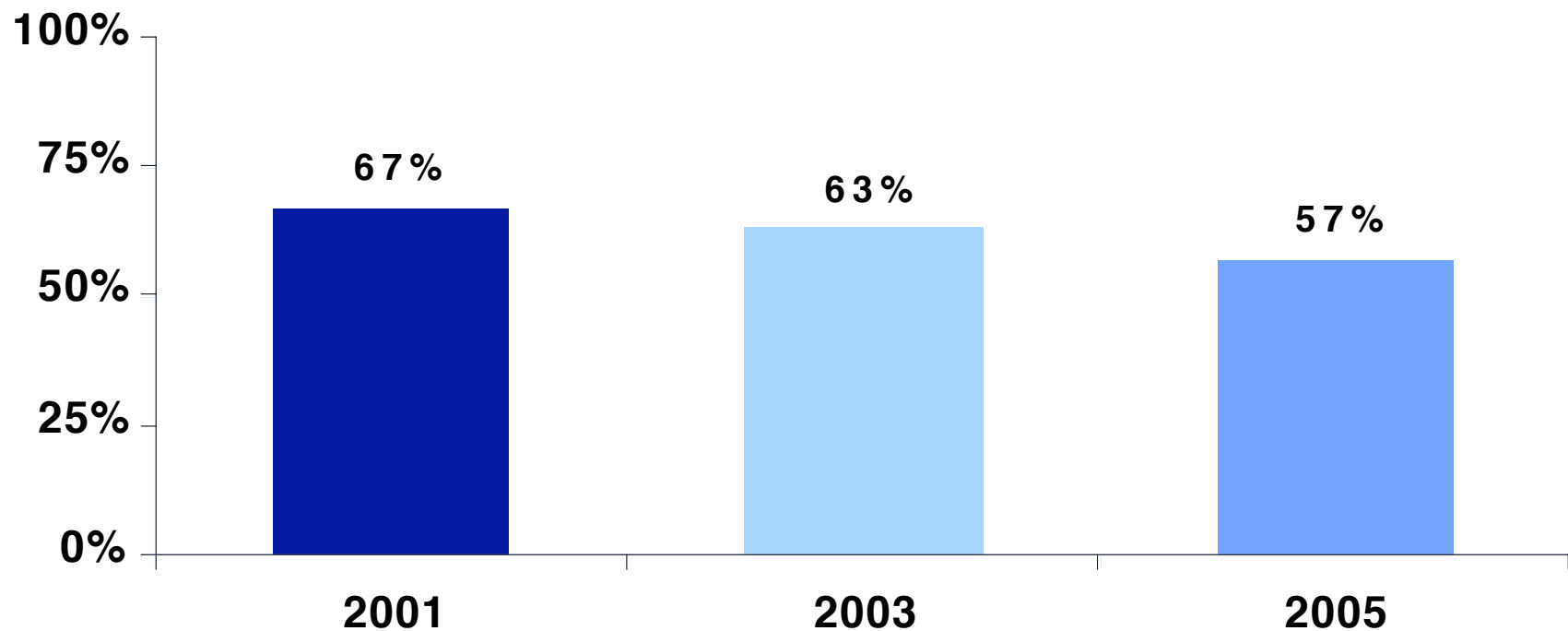


Employees, Eligible for Insurance, Who Enroll (2001, 2003, 2005)



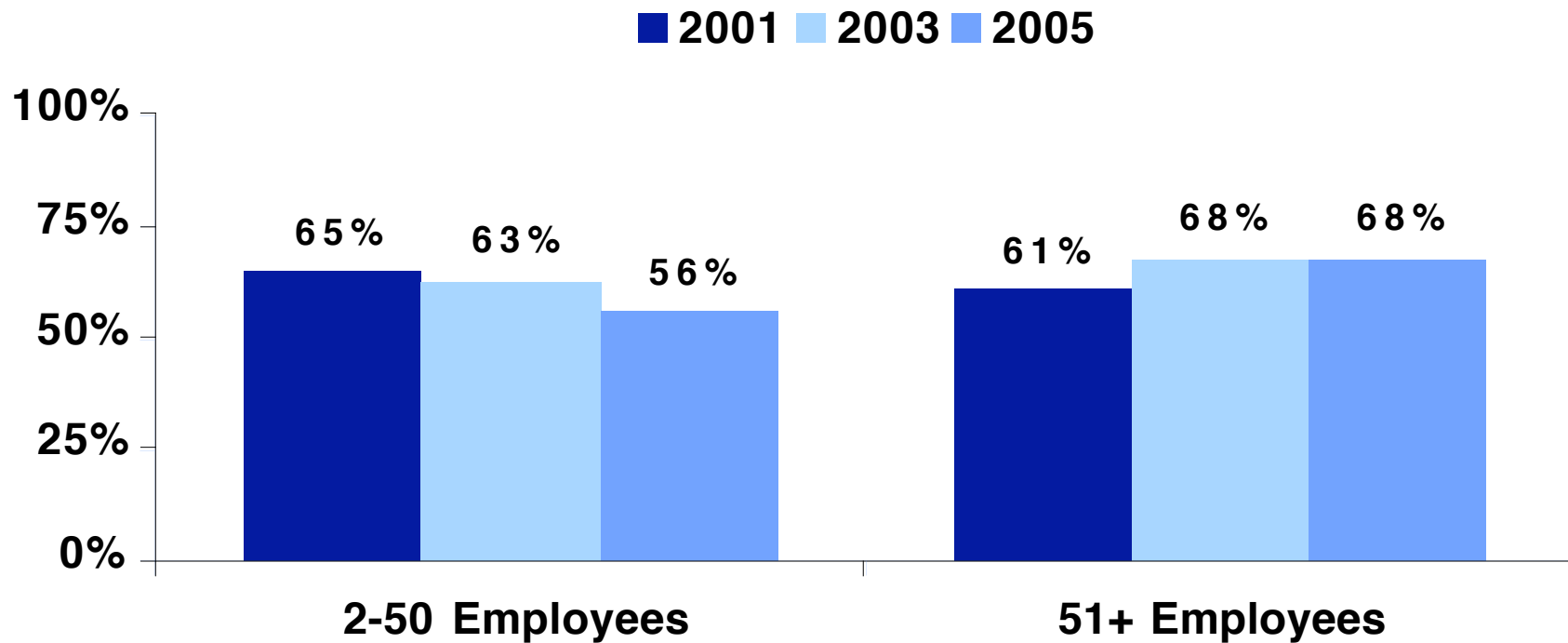
- Employers often offer insurance to some, but not all, of their employees. Hours worked per week (i.e., full-time vs. part-time status) is one of the most common factors that employers consider when deciding which employees have access to employer-sponsored insurance. The above numbers reflect median percents.

Employees Who Enroll in Employer-based Insurance (2001, 2003)



- The percent of employees who enroll in insurance measures the number of employees who accept offered insurance compared to all employees at that firm, even those not offered employer-sponsored insurance. The above numbers reflect the median percent of employees who enroll.

Employees Who Enroll in Employer-based Insurance, by Employer Size (2001, 2003)



Notes

1. Some values from 2001 and 2003 have been changed since the last posting due to technical recalculations.
2. The denominator used for spousal, dependent, partner, and retiree offer rates is comprised only of employers who *offer* health insurance to their employees, not *all* employers.
3. Sources for slide 2_Source of Health Insurance Coverage of Massachusetts Residents, 2004:
 - 2004, DHCFP Household Survey of Health Insurance Status
 - 2005, Snapshot on 12/31/04 of MA Medicaid Enrollment
 - 2003, Centers for Medicaid and Medicare Services, Medicare Enrollment
 - Total Massachusetts Population is 2004 estimate from 2000 US Census